

Information to identify the case:

Debtor 1	<u>Anthony Robert Christofano Jr.</u>	Social Security number or ITIN xxx-xx-1710
		EIN -----
Debtor 2 (Spouse, if filing)	<u>Emily Jo Christofano</u>	Social Security number or ITIN xxx-xx-3424
		EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 18-20434-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony Robert Christofano Jr.

Emily Jo Christofano

8/14/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:

Anthony Robert Christofano, Jr.
Emily Jo Christofano
Debtors

Case No. 18-20434-CMB
Chapter 13

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Aug 14, 2023

Form ID: 3180W

Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
 - ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Anthony Robert Christofano, Jr., Emily Jo Christofano, 5026 Hawk View Lane, Jeannette, PA 15644-4565
14769719	12 Credit One Bank, NA, PO Box 98873, Las Vegas, NV 89193-8873
14769729	++ PENNSYLVANIA OFFICE OF ATTORNEY GENERAL, ATTN ATTENTION FINANCIAL ENFORCEMENT SECTION, STRAWBERRY SQUARE, 15TH FLOOR, HARRISBURG PA 17120-0001 address filed with court:, Office of Attorney General, Strawberry Square, 14th Floor, Harrisburg, PA 17120
14769731	PNC Bank, PO Box 6534, Carol Stream, IL 60197-6534
14769732	PNC Mortgage, PO Box 8807, Dayton, OH 45401-8807
14769734	Rebecca A. Solarz, Esq., 701 Market St Ste 5000, Philadelphia, PA 19106-1541
15600232	US Bank Trust National Association, et al., Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 15 2023 03:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 14 2023 23:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 15 2023 03:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 14 2023 23:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Aug 15 2023 03:27:00	American Suzuki Financial Services, c/o AIS Portfo, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: blegal@phfa.org	Aug 14 2023 23:46:00	Pennsylvania Housing Finance Agency/HEMAP, 211 North Front Street PO BOX 15206, Harrisburg, PA 17105-5206
14772995	EDI: GMACFS.COM	Aug 15 2023 03:27:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14769720	EDI: GMACFS.COM	Aug 15 2023 03:27:00	Ally Financial, PO Box 9001951, Louisville, KY 40290-1951
14769721	EDI: GMACFS.COM	Aug 15 2023 03:27:00	American Suzuki Financial Services, PO Box 380901, Bloomington, MN 55438-0901
14769722	EDI: WFNNB.COM	Aug 15 2023 03:27:00	Bon Ton - Comenity Bank, PO Box 182789,

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Aug 14, 2023

Form ID: 3180W

Total Noticed: 37

14769723	EDI: CAPITALONE.COM		Columbus, OH 43218-2789
14769724	EDI: WFNNB.COM	Aug 15 2023 03:27:00	Capital One Bank, USA, NA, PO Box 71083, Charlotte, NC 28272-1083
14769725	Email/PDF: creditonebknotifications@resurgent.com	Aug 14 2023 23:39:10	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14769726	EDI: DISCOVER.COM	Aug 15 2023 03:27:00	Discover Bank, PO Box 15316, Wilmington, DE 19850-5316
15233475	Email/Text: bankruptcy@homepointfinancial.com	Aug 14 2023 23:44:00	Home Point Financial Corporation, Attn: Cashiering, 11511 Luna Rd., Suite 200, Farmers Branch, TX 75234
15329202	Email/Text: BankruptcyECFMail@mccalla.com	Aug 14 2023 23:45:00	Shellpoint Mortgage Servicing, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
14786140	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 14 2023 23:45:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
14769727	Email/Text: bankruptcydpt@mcmcg.com	Aug 14 2023 23:45:00	Midland Credit Management, PO Box 60578, Los Angeles, CA 90060-0578
14769728	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 14 2023 23:45:00	Midland Funding, LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15243297	Email/Text: mtgbk@shellpointmtg.com	Aug 14 2023 23:44:00	NewRez LLC dba Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14798690	Email/Text: blegal@phfa.org	Aug 14 2023 23:46:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
14769729	Email/Text: fesbank@attorneygeneral.gov	Aug 14 2023 23:45:00	Office of Attorney General, Strawberry Square, 14th Floor, Harrisburg, PA 17120
14769730	Email/Text: blegal@phfa.org	Aug 14 2023 23:46:00	PHFA, PO Box 15530, Harrisburg, PA 17105-5530
14795210	Email/Text: Bankruptcy.Notices@pnc.com	Aug 14 2023 23:44:00	PNC Bank, N.A., Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14875860	Email/Text: Bankruptcy.Notices@pnc.com	Aug 14 2023 23:44:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
14769733	EDI: PRA.COM	Aug 15 2023 03:27:00	Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502-4962
14802158	EDI: PRA.COM	Aug 15 2023 03:27:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14770346	+ EDI: RECOVERYCORP.COM	Aug 15 2023 03:27:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14769735	EDI: RMSC.COM	Aug 15 2023 03:27:00	Synchrony Bank - Sam's Club, PO Box 965005, Orlando, FL 32896-5005
14769736	EDI: WFNNB.COM	Aug 15 2023 03:27:00	Talbots - Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
14806867	EDI: AIS.COM	Aug 15 2023 03:27:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14769737	Email/Text: bankruptcy@firstenergycorp.com	Aug 14 2023 23:46:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687
14784562	+ Email/Text: bankruptcy@firstenergycorp.com	Aug 14 2023 23:46:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Home Point Financial Corporation
cr		PNC BANK, NATIONAL ASSOCIATION
cr		US Bank Trust National Association, Not In Its Ind
cr	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court;, Shellpoint Mortgage Servicing, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	*	NewRez LLC DBA Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor Home Point Financial Corporation cwohlrb@ecf.courtdrive.com cwohlrb@ecf.courtdrive.com
Jerome B. Blank	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION jblank@pincuslaw.com, brausch@pincuslaw.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency/HEMAP lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgtshall@pkh.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard W. Schimizzi	on behalf of Debtor Anthony Robert Christofano Jr. rws@schimizzilaw.com, mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com
Richard W. Schimizzi	on behalf of Joint Debtor Emily Jo Christofano rws@schimizzilaw.com mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com
Richard W. Schimizzi	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION rws@schimizzilaw.com, mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com
Ronda J. Winnecour	cmecl@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Aug 14, 2023

Form ID: 3180W

Total Noticed: 37

Thomas Song

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION pawb@fedphe.com

TOTAL: 11